



# Health can be Simple & Easy

## Refundable Hospital Cash Plan

Health can be simple & Easy



中銀人壽  
BOC LIFE

您的終身伙伴  
YOUR LIFE PARTNER

Wish to enjoy both protection and premium refund? BOC Group Life Assurance Company Limited (“BOC Life”) presents you with **Refundable Hospital Cash Plan** (“the Plan”). The Plan is a hospital income plan with premium refund feature which on one hand provides Daily Hospital Cash Benefit<sup>1</sup> when you are unfortunately hospitalised that helps ease your financial burden due to hospitalisation; on the other hand, you are guaranteed to receive 101% of total premiums paid<sup>2</sup> as premium refund<sup>3</sup> at policy maturity no matter if you have claimed or not during the benefit term; allowing you to enjoy protection and getting back all premiums paid.



**10 years coverage with guaranteed refund of 101% of total premium paid<sup>2</sup> upon policy maturity even if claims have been made**

You will receive 101% of total premiums paid<sup>2</sup> as premium refund<sup>3</sup> upon policy maturity even if you have submitted claims during the benefit term, allowing you to enjoy a decade of hospital cash protection with extra amount on premium refund<sup>3</sup>.



**Choices of 3 Daily Hospital Cash Benefit levels; premium payable can be as low as HKD17 per day<sup>4</sup>**

The Plan provides 3 levels of Daily Hospital Cash Benefit from HKD600 to HKD1,200 for selection; Daily Hospital Cash Benefit coverage can be up to 1,000 days<sup>5</sup> per each Disability<sup>6</sup> with premium as low as HKD17 per day<sup>4</sup>.



**24-Hour Worldwide Emergency Assistance Services<sup>7</sup>**

The services cover emergency medical assistance and referral services, and other assistance services enable you to enjoy a round-the-clock protection.



**No medical examination**

No medical examination is required, application is quick and easy.

**Basic eligibility requirements**

Issue Age	Age 18-55		
Basic Requirement	Holders of Hong Kong Permanent Identity Card		
Daily Hospital Cash Benefit (HKD)	Plan 1 600	Plan 2 900	Plan 3 1,200
Maximum Number of Days of Hospital Confinement Coverage <sup>5</sup>	1,000 days (30 days for Hospital Confinement outside Hong Kong)(per Disability <sup>6</sup> )		
Death Benefit	100% of Total Premiums Paid <sup>2</sup>		
Premium Payment Period	10 years		
Benefit Term	10 years		
Policy Currency	HKD		
Premium Payment Mode	Monthly		

**Premium refund<sup>3</sup>**

On or after the following Policy Anniversary	% of Total Premiums Paid <sup>2</sup>
5	10%
6	30%
7	50%
8	70%
9	90%
10 (at policy maturity)	101%



**Premium table**

Insured Age	Monthly Premium <sup>8,9</sup> (HKD)		
	Plan 1	Plan 2	Plan 3
18-25	517	744	1,011
26-30	532	744	1,011
31-35	604	846	1,147
36-40	691	966	1,310
41-45	796	1,113	1,511
46-50	873	1,254	1,705
51-55	1,080	1,554	2,110

**Act Now!**

**Please contact your Financial Consultants for details of the Plan.**

**Enquiry Hotline: (852) 2860 0688**

**Website: [www.boclif.com.hk](http://www.boclif.com.hk)**

### Other Key Risks:

- No Daily Hospital Cash Benefit will be payable under the policy for any claims in relation to Hospital Confinement resulting from, or related to, or caused or contributed by, directly or indirectly, wholly or partly, any one or more of the followings:
    - (i) Pre-existing Condition
    - (ii) any illness of the Insured which symptoms first manifest or occur or for which the Insured has received medical treatment or been attended to by a Physician or been prescribed drugs, in each case, during the first forty five (45) days immediately after the Policy Issue Date or date of endorsement or if the policy has been reinstated, the effective date of last reinstatement (whichever is the latest);
    - (iii) treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female generative organs unless the Insured has been continuously covered under this Policy for a period of one hundred and twenty (120) days immediately after the Policy Issue Date or date of endorsement or if the Policy has been reinstated, the effective date of last reinstatement (whichever is the latest) immediately preceding such treatment or surgery;
    - (iv) suicide or self-inflicted injuries while sane or insane;
    - (v) violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
    - (vi) drug-taking other than under the direction of a Physician, abuse of alcohol or taking poison;
    - (vii) childbirth (including surgical delivery), pregnancy and complications thereof, miscarriage, abortion, infertility or sterilisation, pre-natal or post-natal care or conditions arising from surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility;
    - (viii) disease of or infection with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including AIDS and/or any mutations, derivations or variations thereof;
    - (ix) mental disorder, psychological disorder or psychiatric disorder, behavioral problems or personality disorder of the Insured;
    - (x) congenital deformities or anomalies;
    - (xi) general health checks, convalescence, custodial, rest care or genetic test, dental treatment, dentures, eye examination, glasses, hearing aids or the fitting thereof, corrective aids and treatment of refractive errors, cosmetic surgery or plastic surgery unless necessitated by Injury caused by an Accident occurring after the Policy Issue Date or date of endorsement or if the policy has been reinstated, the effective date or last reinstatement (whichever is the latest) and the Insured sustains the Injury and requires cosmetic surgery or plastic surgery within 90 days of the Accident;
    - (xii) refractive errors of the eyes or their correction by glasses;
    - (xiii) any treatment, investigation, services or supplies which are not Medically Necessary;
    - (xiv) aviation or aerial activities including as a pilot or aircrew member except air travel as a fare-paying passenger in a properly licensed, fixed wing multi-engine aircraft constructed to carry passengers and operated by a licensed regular scheduled commercial air carrier;
    - (xv) professional sports, racing on wheels or on horse, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement;
    - (xvi) driving any kind of vehicle while the alcohol level in the Insured's breath, blood, or urine is higher than the legal limit in the country or region where the driving takes place;
    - (xvii) war (whether it is declared or not), invasion, act of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power or any warlike operations;
    - (xviii) treatment of obesity (including morbid obesity), weight control programmes or bariatric surgery (except when bariatric surgery is necessary as confirmed by a Specialist after failure of conventional treatments and approved by BOC Life in advance);
    - (xix) participation in any armed force or peace keeping activities; or
    - (xx) confinement in an institution for extended care, or a place for alcoholics or drug addicts, or a nursing / rest / convalescent home, or rehabilitation centre, or home for the aged, or hydro-clinic or similar establishment.
- If BOC Life alleges that by reason of this clause, any loss, damage, cost or expense is not covered by the policy, the burden of proving the contrary shall be upon the Policy Owner / claimant.
- In the event any portion of this clause is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- The premium payable of the Plan is calculated based on protection amount and issue age and is not guaranteed. BOC Life reserves the right to review and adjust the premium payable at any time. Factors leading to such adjustment include but not limited to emergence of difference between actual experience and current expectation.
- The Policy Owner should pay premium on time during the premium payment term. It may result in lapse or termination of the policy if the required amount (such as premium) is not made before expiry of the Grace Period (if applicable) as prescribed by BOC Life. If the policy is terminated or lapsed due to non-payment of premium, the Policy Owner will lose the insurance protection provided by the policy.
- Subject to the payment of the initial premium due for the policy of this Plan as stated in the Policy Specifications or any subsequent endorsement, the effective date of the policy of this Plan will be the same as the Policy Issue Date unless stated otherwise in any endorsement validly made to the policy of this Plan.
- The policy of this Plan will remain in force until the first occurrence of any of the following events, and the Premium shall cease to be payable upon termination of the policy of this Plan:
  - (i) the death of the Insured; or
  - (ii) BOC Life approves the Policy Owner's written request for surrender; or
  - (iii) the policy reaches the Maturity Date; or
  - (iv) premium due on the policy remains unpaid after the end of the Grace Period, the policy will be terminated on the date on which the premium is first due and unpaid.
- The actual rate of inflation may be higher than expected, therefore the amount you receive may be less in real terms.

### Remarks:

1. The aggregate Daily Hospital Cash Benefit entitlement of each Insured under all policies of the Plan, iRefund Hospital Cash Plan and Medi-Dollars Hospital Cash Plan shall not exceed HKD2,100. If there is more than one policy of the Plan and/ or iRefund Hospital Cash Plan and/ or Medi-Dollars Hospital Cash Plan issued to the Insured with total sum of the Daily Hospital Cash Benefit exceeding HKD2,100, BOC Life will pay the Daily Hospital Cash Benefit by following the sequence of policy issuance and in any event for each day of Hospital Confinement the total Daily Hospital Cash Benefit payable under those policies will not exceed HKD2,100. Hospital Confinement means the admission and confinement of the Insured as an in-patient in a hospital upon recommendation of a Physician for the treatment of a Disability provided that the Insured must be admitted in the hospital as an in-patient for a minimum of six (6) hours and continuously stay in the hospital thereafter prior to his Discharge which incurs a charge for hospital daily room and board or intensive care. Hospital Confinement must be Medically Necessary.
2. Total premiums paid amount will be calculated based on premiums paid after premium discount (if any).
3. You may receive premium refund upon surrender starting from the 5<sup>th</sup> Policy Anniversary and may even receive up to 101% of total premiums paid on the 10<sup>th</sup> Policy Anniversary (i.e. at policy maturity) as premium refund.
4. The specified daily premium amount is calculated by assuming that the Insured's age is between 18 and 25 when enrolling in a policy under Plan 1 with monthly payment.
5. For Hospital Confinement outside Hong Kong, the Daily Hospital Cash Benefit coverage per Disability is subject to a maximum of 30 days of Hospital Confinement only.
6. Disability means Injury or Sickness. For details, please refer to policy documents and provisions issued by BOC Life.
7. The relevant services are provided by Europ Assistance Hong Kong Limited in accordance with the "Conditions for Services" pursuant to "Life Insurance Supplementary Emergency Assistance Services and Benefits". These services are not guaranteed for renewal and BOC Life reserves the right to cancel such services or amend the relevant conditions at its sole discretion.
8. Policy Owner should continue to pay the premiums of the policy under the Plan throughout the premium payment period. Otherwise, the policy will be terminated after the end of Grace Period. For details, please refer to policy documents and provisions issued by BOC Life.
9. If the policy has lapsed due to premiums being in default beyond the Grace Period and if the policy has not yet been surrendered, application for reinstatement is allowed within 1 year from the due date of premium in default. The reinstatement of policy is subject to specific conditions and approval by BOC Life. For details, please refer to policy documents and provisions issued by BOC Life.



**Medically Necessary:**

It means in respect of Hospital Confinement, treatment, procedure, supplies or other medical services, such confinement, treatment, procedure, supplies or other medical services which are, in BOC Life's opinion:

- (i) required for, appropriate and consistent with the symptoms and findings or Diagnosis and treatment of the Disability;
- (ii) in accordance with generally accepted medical practice and not of an experimental or investigative nature;
- (iii) not for the convenience of the Insured, the Policy Owner, the Physician or any other person; and
- (iv) not able to be omitted without adversely affecting the Insured's medical condition.

**Duplicate policies:**

The Insured shall not at any time be covered by more than one Hospital Income Plan (means "Medi-Dollars Hospital Cash Plan", "iRefund Hospital Cash Plan" and "Refundable Hospital Cash Plan") unless the total sum of the Daily Hospital Cash Benefit as specified in the Policy Specifications of those policies is less than HK\$2,100. If there is more than one such policy issued to the Insured with total sum of the Daily Hospital Cash Benefit exceeding HK\$2,100, BOC Life will pay the Daily Hospital Cash Benefit by following the sequence of policy issuance and in any event for each day of Hospital Confinement the total Daily Hospital Cash Benefit payable under those policies will not exceed HK\$2,100.

**Notice and proof of claim:**

Written notice of the death claim and proof of death of the Insured satisfactory to BOC Life must be submitted to it as soon as practicable. To the extent permitted by law, BOC Life shall have the right to request an autopsy at BOC Life's expense. Upon the occurrence of any claim for Daily Hospital Cash Benefit, written notice of claim must be given to BOC Life within ten (10) days after the date of commencement of Hospital Confinement and satisfactory proof of Disability in such form as BOC Life shall prescribe and copies of all hospital official receipts must be furnished to BOC Life within thirty (30) days from the Discharge Date from the Hospital unless BOC Life is satisfied that it has not been reasonably possible to give such notice or proof of Disability within the prescribed period and such notice or proof of Disability is given as soon as reasonably possible thereafter. BOC Life shall have the right to request the Insured to provide evidence at his own expenses and/or have a medical examination whenever it may reasonably require.

**Incontestability:**

This incontestability provision is only applicable to the Death Benefit (as defined in Part II - Basic Provisions) under the policy. The validity of the policy shall not be contestable after the policy has been in force for two (2) years from the Policy Issue Date or date of any reinstatement, whichever is later, and during the lifetime of the Insured, except for non-payment of premiums or fraud. For the avoidance of doubt, this incontestability provision shall not limit BOC Life's rights to render the entire policy null and void at any time before the death of the Insured in accordance with fraud, misrepresentation or material non-disclosure or as otherwise permitted by laws in case of any fraud, misrepresentation or non-disclosure of any material fact.

**Misstatement of age and / or sex:**

The policy is issued in accordance with the Insured's age and sex as shown in the Policy Specifications. If the age and/or sex of an Insured has been misstated and had the correct age and/or sex been stated, the Insured would not have been eligible for coverage under the policy, then BOC Life's liability for the period during which the Insured is in fact not eligible for coverage shall be limited to the refund of the premium paid with respect for such period without interest provided always that where there is fraud on the part of the Insured and/or the Policy Owner, no premium paid shall be refunded. In the circumstances where the Insured's age and/or sex is misstated in the Application and had the correct age and/or correct sex been stated, the Insured would remain eligible for coverage under the policy then, BOC Life will adjust the premiums payable under the policy based on the correct age and/or sex. Any excess premiums paid by the Policy Owner shall be refunded to him and any outstanding premiums shall be paid by him, as the case may be.

**Fraud, misrepresentation or material non-disclosure:**

Policy Owner should declare to the best of the knowledge and belief that all the statements and answers are full, complete and true. In case of any fraud, misrepresentation or non-disclosure of any material fact in the Application (if any) or declaration on which the policy is based or in relation to any other matter affecting the policy or BOC Life's risk or in connection with the making of any claim under the policy, BOC Life shall have the sole and absolute discretion to render the policy null and void and all claims hereunder shall be forfeited. Unless there is fraud, any premiums paid by the Policy Owner shall be refundable to him in such circumstances.

**Cancellation rights and refund of premium(s) and levy within cooling-off period:**

Policy Owner has the right to cancel the policy / application form and obtain a refund of any premium(s) and the levy paid, which are collected by BOC Life on behalf of the Insurance Authority according to the relevant requirements, less any difference caused by exchange rate fluctuation, where applicable, by giving a written notice to BOC Life. Policy Owner understands that to exercise this right, the notice of cancellation must be signed by the Policy Owner and received directly by BOC Life's Principal Office at 13/F, 1111 King's Road, Taikoo Shing, Hong Kong within the Cooling-off Period. Policy Owner understands that the Cooling-off Period is the period of **21 calendar days** immediately following either the day of the delivery of the policy or the Cooling-off Notice to the Policy Owner or the representative nominated by the Policy Owner (whichever is the earlier). Policy Owner understands that BOC Life will indicate the last day of the Cooling-off period in the Cooling-off Notice and text message issued to the Policy Owner (if applicable), if the last day of the Cooling-off Period as indicated in the Cooling-off Notice and the text message (if applicable) is not a working day, the period shall include the next working day. Policy Owner understands that the Cooling-off Notice is a notice that will be sent to the Policy Owner or the nominated representative of the Policy Owner by BOC Life to notify the Policy Owner of the Cooling-off Period around the time the policy is delivered. In addition, the Policy Owner understands that no refund of premium(s) and the levy can be made if a claim payment under the policy has been made to the Policy Owner prior to the request for the cancellation.

**Cancellation of policy:**

After the cooling-off period, the Policy Owner can request cancellation of the policy to BOC Life by giving thirty (30) days prior and on or before the Maturity Date provided that no Death Benefit has been paid or become payable under the policy by giving BOC Life a written notice with the original policy contact. The cancellation right shall also apply after the terms and benefits have been renewed upon expiry of its first (or subsequent) Policy Year. The surrender shall take effect on the date specified in such notice or, if no date is specified by the notice, a date determined by BOC Life. The Surrender Benefit shall be equal to the specified surrender value ratio of the total premiums paid under the policy as shown in the Policy Information Sheet, and the surrender value ratio shall vary depending on the date of surrender as specified in the Policy Information Sheet. The total premiums paid will be calculated based on premium paid after premium discount (if any). BOC Life reserves the right to defer payment of the Surrender Benefit for a period not exceeding six (6) months from the date of surrender. Upon surrender, the policy shall be terminated and BOC Life shall have no further liability under the policy. If the policy is terminated due to non-payment of premium, BOC Life will pay the Surrender Benefit (if any) to the Policy Owner as if the surrender had taken effect on the date on which the premium is first due and unpaid and thereafter BOC Life shall have no further liability under the policy.

**Levy collection arrangement:**

Insurance companies collect levies from Policy Owners on behalf of the Insurance Authority according to relevant requirement. For your convenience, levy will be collected together with the premium via the same manner (including automatic premium loan (if applicable)) whenever BOC Life collects premium from you.

**Important Notes:**

- The Plan is underwritten by BOC Life.
- BOC Life is authorised and regulated by Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong").
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan according to the information provided by the proposed Insured and the applicant at the time of application.
- The Plan is subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.
- BOC Life reserves the right to amend, suspend or terminate the Plan at any time and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOC Life shall be final.

Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.

**Important Notice:**

**You have an option to purchase the Plan as a standalone hospital cash insurance plan instead of bundling with other type(s) of insurance product.**

**The product information does not contain the full terms of the policy and the full terms can be found in the policy documents.**

This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life outside Hong Kong. Please refer to the sales documents, including product brochure, benefit illustration and policy documents and provisions issued by BOC Life for details (including but not limited to the insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Plan. For enquiry, please contact your Financial Consultants.

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